

New Jersey Small Employer Health Benefits Program
Premium Rate Comparison Survey

CARRIERS	HMO Plans								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$15	\$15		\$20	\$20		\$30	\$30	
Aetna Health	\$7,478	\$6,107	22.4%	\$6,939	\$5,838	18.9%	\$6,210	\$5,358	15.9%
AmeriHealth HMO	\$6,463	\$5,612	15.2%	\$5,959	\$5,180	15.0%	\$5,314	\$4,628	14.8%
Health Net	\$7,617	\$6,435	18.4%	\$7,182	\$6,099	17.8%	\$6,605	\$5,405	22.2%
Horizon Healthcare of NJ/Horizon BCBS	\$4,240	\$3,949	7.4%	\$3,984	\$3,711	7.4%	\$3,857	\$3,592	7.4%
Oxford Health Plans (NJ)/Oxford Health Ins	\$5,201	\$4,703	10.6%	\$5,066	\$4,585	10.5%	\$4,848	\$4,393	10.4%

CARRIERS	HMO/POS Plan C \$500									HMO/POS Plan D \$500								
	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc	2008	2007	% inc
	\$15	\$15		\$20	\$20		\$30	\$30		\$15	\$15		\$20	\$20		\$30	\$30	
Aetna Health	\$7,363	\$6,213	18.5%	\$6,877	\$5,978	15.0%	n/a	n/a		\$7,432	\$6,394	16.2%	\$6,943	\$6,157	12.8%	n/a	n/a	
AmeriHealth HMO	\$6,862	\$6,210	10.5%	\$6,338	\$5,761	10.0%	n/a	n/a		\$7,110	\$6,498	9.4%	\$6,574	\$6,038	8.9%	n/a	n/a	
Health Net	\$7,717	\$6,912	11.6%	\$7,482	\$6,766	10.6%	\$6,857	\$5,996	14.4%	\$8,101	\$7,260	11.6%	\$7,866	\$7,114	10.6%	\$7,242	\$6,344	14.2%
Horizon Healthcare of NJ/Horizon BCBS	n/a	n/a		\$5,212	\$4,647	12.2%	n/a	\$4,543		n/a	n/a		\$5,486	\$4,882	12.4%	n/a	\$4,773	
Oxford Health Plans (NJ)/Oxford Health Ins	\$5,375	\$4,758	13.0%	\$5,187	\$4,583	13.2%	\$4,838	\$4,245	14.0%	\$5,498	\$4,867	13.0%	\$5,308	\$4,691	13.2%	n/a	n/a	

Note: Rates shown are monthly premiums for the sample group described on the attached page.